

<b>Information to identify the case:</b>		
Debtor 1	Donald L Bullock	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Ginnifer M Bullock	
First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 23-22219-GLT		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald L Bullock

Ginnifer M Bullock  
fka Ginnifer M. Winczowski

4/3/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donald L Bullock  
Ginnifer M Bullock  
Debtors

Case No. 23-22219-GLT  
Chapter 7

District/off: 0315-2  
Date Rcvd: Apr 03, 2024

User: admin  
Form ID: 318

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Donald L Bullock, Ginnifer M Bullock, 210 Oakview Drive, Ligonier, PA 15658-8752
15648654	+ Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15648660	+ IRMC Physician Group, 640 Kolter Drive, Indiana, PA 15701-3570
15648659	+ Indiana Regional Medical Center, 835 Hospital Rd, PO Box 788, Indiana, PA 15701-0788
15648671	+ PNC Homeowners Assist., PO Box 1820, Dayton, OH 45401-1820
15648667	+ Patenaude & Felix, APC, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
15648672	+ Southern Credi Adjusters, PO Box 2764, Rocky Mount, NC 27802-2764
15648673	+ Southern Credit Adjusters, PO Box 2764, Rocky Mount, NC 27802-2764
15648677	+ Westmoreland Emerg Med Specialists, PO Box 1910, Greensburg, PA 15601-6910
15648678	+ Zwiicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15648648	^ MEBN	Apr 04 2024 00:07:14	ARstrat, PO Box 33720, Detroit, MI 48232-3720
15648651	EDI: CAPITALONE.COM	Apr 04 2024 04:08:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15648649	EDI: CAPITALONE.COM	Apr 04 2024 04:08:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15648652	+ Email/Text: ebn@carepayment.com	Apr 04 2024 00:13:00	Carepayment, PO Box 2398, Omaha, NE 68103-2398
15648656	Email/Text: SAABankruptcy@fcbanking.com	Apr 04 2024 00:13:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701
15648657	+ Email/Text: SAABankruptcy@fcbanking.com		

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15648658	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Apr 04 2024 00:13:00	First Commonwealth Bank, Consumer Special Assets Department, 654 Philadelphia Street, Indiana, PA 15701-3930
15648653	EDI: JPMORGANCHASE	Apr 04 2024 00:13:00	Hyundai Capital America, 4000 MacArthur Blvd, Newport Beach, CA 92660-2516
15648661	EDI: JPMORGANCHASE	Apr 04 2024 04:08:00	Chase Amazon, PO Box 15123, Wilmington, DE 19850-5123
15648662	+ Email/Text: bankruptcynotices@keybridgemed.com	Apr 04 2024 00:13:00	JPMCB - Card Services, 301 N Walnut St, Floor 09, Wilmington, DE 19801
15648664	+ EDI: LENDNGCLUB	Apr 04 2024 04:08:00	Key Bridge Med Rev care, 2348 Baton Rouge Avenue, Lima, OH 45805-1167
15648663	+ EDI: LENDNGCLUB	Apr 04 2024 04:08:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15648665	EDI: SYNC	Apr 04 2024 04:08:00	Lending Club, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
15648666	+ EDI: SYNC	Apr 04 2024 04:08:00	Lowes - Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15648668	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2024 00:13:00	Lowes - Synchrony Bank, PO Box 669807, Dallas, TX 75266-0759
15648670	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2024 00:13:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15648674	EDI: SYNC	Apr 04 2024 04:08:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176
15648676	EDI: WTRRNBNK.COM	Apr 04 2024 04:08:00	Synchrony Bank, PO Box 71726, Philadelphia, PA 19176-1726
15648675	EDI: WTRRNBNK.COM	Apr 04 2024 04:08:00	TD Bank USA/Target Credit, PO Box 660170, Mail Stop NCD-0450, Dallas, TX 75266-0170
			Target National Bank, c/o Target Credit Services, PO Box 1581, Minneapolis, MN 55440-1581

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15648650	*	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15648655	*+	Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15648669	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: admin

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Form ID: 318

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Date: Apr 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2024 at the address(es) listed below:

Name	Email Address
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Brian P. Cavanaugh	on behalf of Debtor Donald L Bullock bcavanaugh@tdc-law.com bpcsecretary@greensburglaw.com
Brian P. Cavanaugh	on behalf of Joint Debtor Ginnifer M Bullock bcavanaugh@tdc-law.com bpcsecretary@greensburglaw.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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